

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

ZENORA LONBERGER

Debtor(s)

Case No. 16-32072

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/07/2016.
- 2) The plan was confirmed on 03/21/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 04/17/2018.
- 6) Number of months from filing to last payment: 15.
- 7) Number of months case was pending: 19.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$7,450.00
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$7,450.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$4,000.00
Court Costs \$0.00
Trustee Expenses & Compensation \$347.75
Other \$21.76

TOTAL EXPENSES OF ADMINISTRATION: \$4,369.51

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Affiliated Credit Services	Unsecured	198.67	NA	NA	0.00	0.00
AFNI INC	Unsecured	148.00	NA	NA	0.00	0.00
Allied Interstate Llc	Unsecured	164.25	NA	NA	0.00	0.00
BANK OF AMERICA NA	Unsecured	NA	632.32	632.32	48.92	0.00
CAPITAL ONE	Unsecured	2,065.09	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	2,304.00	2,304.09	2,304.09	226.61	0.00
CAPITAL ONE NA	Unsecured	531.00	531.59	531.59	41.13	0.00
CARMAX AUTO FINANCE	Unsecured	5,599.00	NA	5,428.95	533.94	0.00
CARMAX AUTO FINANCE	Secured	13,625.00	19,053.95	13,625.00	716.91	712.95
CCI	Unsecured	161.11	NA	NA	0.00	0.00
CDA PONTIAC	Unsecured	306.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	600.00	792.00	792.00	77.89	0.00
Comenity Bank	Unsecured	412.13	NA	NA	0.00	0.00
Comenity Bank	Unsecured	1,033.61	NA	NA	0.00	0.00
Comenity Bank	Unsecured	1,087.54	NA	NA	0.00	0.00
Convergent	Unsecured	369.98	NA	NA	0.00	0.00
COOK COUNTY	Unsecured	213.50	NA	NA	0.00	0.00
CPS SECURITY	Unsecured	918.64	NA	NA	0.00	0.00
CREDIT COLL	Unsecured	546.80	NA	NA	0.00	0.00
CREDITORS DISCOUNT & AUDIT	Unsecured	306.00	NA	NA	0.00	0.00
DEBT RECOVERY SOLUTION	Unsecured	563.26	NA	NA	0.00	0.00
Diversified Consulta	Unsecured	1,128.00	NA	NA	0.00	0.00
FIFTH THIRD BANK	Unsecured	1,404.94	NA	NA	0.00	0.00
FIRSTPOINT	Unsecured	237.96	NA	NA	0.00	0.00
HOME AT FIVE	Unsecured	217.00	217.86	217.86	16.85	0.00
IL DEPT OF REVENUE	Priority	2,000.00	NA	NA	0.00	0.00
IL DEPT OF REVENUE	Unsecured	NA	632.81	632.81	48.96	0.00
K JORDAN	Unsecured	236.36	277.88	277.88	21.50	0.00
KAY JEWELERS	Unsecured	2,168.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Unsecured	847.92	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	305.00	305.22	305.22	23.62	0.00

Scheduled Creditors:						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Municipal Collection Service Inc.	Unsecured	200.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	9,458.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	4,090.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEM	Unsecured	388.31	NA	NA	0.00	0.00
NORTH TEXAS TOLLWAY	Unsecured	60.04	NA	NA	0.00	0.00
NORTHLAND GROUP	Unsecured	74.90	NA	NA	0.00	0.00
OPPORTUNITY FINANCIAL LLC	Unsecured	310.50	NA	NA	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	709.00	709.07	709.07	54.86	0.00
PRA RECEIVABLES MGMT	Unsecured	428.00	427.70	427.70	33.09	0.00
PRA RECEIVABLES MGMT	Unsecured	450.00	450.03	450.03	34.82	0.00
QUANTUM3 GROUP LLC	Secured	NA	2,168.26	2,168.26	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	NA	NA	2,168.26	213.25	0.00
RECOVERY MANAGEMENT SYSTEM	Unsecured	3,870.00	NA	NA	0.00	0.00
SENTRY CREDIT INC	Unsecured	1,312.00	NA	NA	0.00	0.00
SEVENTH AVENUE	Unsecured	258.00	258.08	258.08	19.97	0.00
SOUTHERN COLLECTION	Unsecured	224.86	NA	NA	0.00	0.00
SPEEDYRAPID CASH	Unsecured	1,680.00	1,679.99	1,679.99	165.22	0.00
Sw Crdt Sys	Unsecured	253.00	NA	NA	0.00	0.00
TD BANK USA	Unsecured	685.00	685.30	685.30	53.02	0.00
THE SWISS COLONY	Unsecured	477.00	477.91	477.91	36.98	0.00
TITLEMAX OF ILLINOIS	Unsecured	NA	NA	NA	0.00	0.00
TITLEMAX OF ILLINOIS	Secured	2,000.00	2,590.20	0.00	0.00	0.00
TRI STATE ADJUSTMENTS	Unsecured	2,525.00	NA	NA	0.00	0.00
TRS RECOVERY SERV	Unsecured	49.84	NA	NA	0.00	0.00
UNIVERSAL FIDELITY CORP	Unsecured	258.08	NA	NA	0.00	0.00
US DEPT OF ED NAVIENT SOLUTION	Unsecured	27,823.00	114,303.08	114,303.08	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	22,094.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	17,647.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	9,611.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	6,589.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	5,976.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	3,657.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	1,937.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	1,897.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	1,145.00	NA	NA	0.00	0.00
USA FUNDS	Unsecured	13,274.00	13,636.88	13,636.88	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$13,625.00	\$716.91	\$712.95
All Other Secured	\$2,168.26	\$0.00	\$0.00
TOTAL SECURED:	\$15,793.26	\$716.91	\$712.95
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$145,919.02	\$1,650.63	\$0.00

Disbursements:	
Expenses of Administration	<u>\$4,369.51</u>
Disbursements to Creditors	<u>\$3,080.49</u>
TOTAL DISBURSEMENTS :	<u>\$7,450.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/21/2018

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.